

Post-Retirement Challenges: A Study of Gurkha's Families

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Abstract

This article explores the difficulties faced by retired Singapore Gurkhas and their families when they return to Nepal after many years of service abroad. Unlike British or Indian Gurkhas, this study focuses only on those who served in Singapore. It provides background information about the Gurkhas and collects data through interviews and other sources. The study highlights the emotional, social, and practical challenges experienced by the retirees and their families. It emphasizes the need for policies and support systems to help them live a dignified and comfortable life after retirement.

Keywords: Retirement, Gurkhas, Sugauli Treaty, Khukuri and Reintegration

Introduction

This article examines the multifaceted challenges faced by retired Singapore Gurkhas as they reintegrate into Nepali society after prolonged service abroad. It highlights the issues related to social adjustment, economic stability, and access to support systems. The Gurkhas are respected soldiers from Nepal known for their bravery and loyalty. They have served in the British and Indian armed forces for more than 200 years. Famous for their motto, "Better to die than be a coward," and their traditional curved knife called the Khukuri, Gurkhas have played important roles in major conflicts like both World Wars and continue to take part in peacekeeping missions worldwide (BBC, 2010). Their service started after the Sugauli Treaty of 1816, which allowed them to join the British Indian Army. After India gained independence in 1947, an agreement

between Britain, India, and Nepal ensured the continuation of Gurkha regiments in both countries. The British also deployed Gurkhas to other regions such as Singapore, Malaysia, and Hong Kong (Low, 2015).

One important example of their contribution is the Singapore Gurkha Contingent, which was formed in 1949 as part of the Singapore Police Force. These Gurkhas protect key government buildings and the homes of top officials. They serve as a paramilitary force to help maintain internal security, with around 1,850 officers. Since Singapore's independence, the Gurkhas have played a crucial role in keeping peace and security in the region, while continuing their proud military traditions (Gurung, 2021).

Despite their dedicated service, Gurkhas from both the British Army and Singapore Police face several difficulties after retirement. These include

problems with pension payments, limited access to healthcare, family separation, and challenges reintegrating into Nepali society. Singapore Gurkhas, in particular, struggle with limited citizenship and residency rights after serving for 27 years. British Gurkhas have citizenship but face ongoing issues with their pensions. This research focuses on these post-retirement problems and highlights the need for fair policies and support for these veteran soldiers and their families. Gurkha soldiers have served bravely in the British and Indian armies for over 200 years (Adhikari et al., 2013). However, many face serious problems after retirement, such as money issues, trouble adjusting to society, mental health struggles, and pension or citizenship disputes. This research highlights these challenges to raise awareness among policymakers and the public. It aims to help improve support, policies, and welfare programs for retired Gurkhas (Gurung, 2021).

Methods

The study employed a qualitative approach using a descriptive method. Research was conducted in Imadol, involving 10 retired Singapore Gurkhas, 5 Lahurenis (wives of retirees), and 4 children of the retirees. Interviews were carried out respectfully and in accordance with ethical guidelines. The researcher used purposive and convenience sampling to choose participants, since only a small number of retired Singapore Gurkhas live in Nepal. Because the researcher had easy access to them, this method made it simpler to collect data. Interviews were used as the main method to understand the problems faced by the retirees and their families.

Life Course Theory and Gurkha Retirement

Life Course Theory, often referred to as the life course perspective, is a framework used to examine how people's lives are shaped over time

by their experiences, societal structures, and historical events. Widely applied in social sciences, it emphasizes the connection between an individual's personal journey and the larger social and economic environment they live in. Rather than viewing life as a fixed sequence of stages, this theory highlights the variety and timing of life events that people encounter, recognizing that each person's path is unique. This approach differs from the concept of the "life span," which focuses more on biological aging and tends to remain consistent across generations (Giele & Elder, 1998).

When we apply this theory to the Gurkhas, it offers valuable insight into their lives before, during, and after military service. Typically raised in the hill regions of Nepal, Gurkhas grow up within strong cultural and disciplinary traditions. They undergo highly competitive recruitment processes to join either the British Army or the Singapore Police. Once selected, they dedicate many years to disciplined service, often gaining recognition for bravery and commitment. However, the end of their service brings different outcomes. British Gurkhas may resettle in the UK, while Singapore Gurkhas are required to return to Nepal. These transitions, shaped by broader historical and policy contexts, can greatly influence their identity and adjustment process after retirement (Glen Holl. Elder, 1994).

Life Course Theory also shows how early life conditions and institutional decisions impact later stages. Many Gurkhas join the military with limited formal education, leaving them with few job opportunities post-retirement. Pension policies have historically been unequal—especially for those who retired before 1997—resulting in financial insecurity for many. Prolonged periods away from family contribute to emotional strain and difficulty in reintegrating

into society (Dannefer, 2003). While some British Gurkhas settling in the UK struggle with language barriers and employment, Singapore Gurkhas returning to Nepal often face reverse culture shock, finding it difficult to adapt after decades in a highly structured environment. These varied outcomes illustrate how personal adaptation in later life is deeply influenced by earlier life experiences and the availability of support systems (Settersten & Falletta, 2005).

Post-retirement Challenges

One of the most pressing issues for retired Gurkhas, particularly those from Singapore, is pension inequality. While British Gurkhas are allowed to settle in the UK after retirement, Singapore Gurkhas are required to return to Nepal, where securing stable employment is often a challenge. Many attempt to open small businesses or migrate to other countries, but these options are difficult due to high financial costs and limited access to resources (Subedi, 2019).

Equally concerning is the transition from military to civilian life. After spending decades in disciplined and confined barrack environments, especially in Singapore, many Gurkhas experience reverse culture shock upon returning to Nepal. They often struggle to reconnect with family and adapt to the economic and social realities of their home country. This sudden loss of social status and identity associated with military service can lead to emotional distress and confusion (Gurung & Jones, 2020; Thapa, 2019). Moreover, the contractual nature of service for Singapore Gurkhas prevents them from pursuing legal avenues to claim retirement benefits, unlike their British counterparts. Though some advocacy groups are pushing for better post-retirement support, meaningful policy reforms have yet to be realized (Limbu, 2020).

Repatriation Policy and Citizenship Rights

Unlike British Gurkhas, Singapore Gurkhas are subject to the repatriation policy, which requires that once they end their service, they go back to Nepal regardless of the time spent in Singapore. The approach starkly contrasts with that of other foreign workers in Singapore, usually allowed to stay if long-term relationships have been established with the country. Retired Singapore Gurkhas have no similar right to permanent residence or citizenship, and after decades spent abroad, they encounter problems of reintegration into Nepalese society (K.C., 2019).

The repatriation policy and lack of residency options for retirees benefit the Singaporean Gurkha Contingent carriers to develop many cases of helplessness in the obtainability of dissipated resources through outlasted years of service. Although the Singapore government has slightly reached the Gurkha Contingent by bringing welfare programs for active troops offers extended support to no retired Gurkhas. This policy enhances the economic insecurity that these retirees face, with many of them currently in a situation of finding no means of subsistence for themselves and their families upon their return to Nepal.

Healthcare Challenges for Retired Gurkhas

Many retired Gurkhas face healthcare challenges, mainly due to the extremely demanding nature of their military service. Upon their return to Nepal, Singaporean Gurkhas have limited access to healthcare and rely on costly private care services (Gautam & Adhikari, 2021).

Evaluation of the Policy

The post-retirement healthcare needs of Gurkhas received little attention from either Singapore. Singaporean Gurkha finds themselves terribly short of health services in Nepal. Quite a huge gap exists between the coverage offered to aging veterans that solicit ongoing treatment services

for injuries sustained or other conditions due to active service.

Advocacy Rights and Benefits

Singapore Gurkhas demanded greater recognition for their sacrifices and a life beyond military service with dignity. Nonetheless, most advocacy activities have tended to be reactive, whereas legal assistance has not always done much to address the basic issues (Parker, 2015; Limbu, 2020).

Policy Evaluation

Due to the lack of any reliable proactive amendments by the Singapore Gurkhas, many still found their remaining existence difficult. Other than legal reform being long and tedious, the voices of Gurkha veterans remain unheard in policymaking processes.

Experiences of Reintegration

The retired Gurkhas must return to their Homeland after their 27 years of service in Singapore. Not only must they, their families join them. The children of Gurkhas aren't given the right to live in their 'Birth Country'. They must leave Singapore after their fathers' retirement and lead their lives outside Singapore. As Singapore carries along very strict rules and regulations, those who marry a Singaporean are eligible to stay back in Singapore, and those whose jobs are recognized by the Singapore Government are also eligible to stay back in Singapore. However, they are seen rarely.

According to a respondent (a retired Singapore Gurkha),

After 27 years of service in Singapore, returning to Nepal feels both familiar and foreign. There is pride in having served honorably, having earned respect, pensions, and experiences that few back home can

understand. But reintegration is not as simple as we think. The pace of life is slower here in Nepal. The skills honed in military life, discipline, leadership, and tactical operations don't directly translate into the civilian world. In Singapore, we were part of something bigger, respected, and needed. In Singapore, rules and systems worked. In Nepal, bureaucracy and inconsistency are frustrating. All in all, we feel unwanted here, and also we still aren't able to showcase our skills that we've accumulated from a foreign land.

According to another respondent (a wife of retired Gurkhas),

As the wife of a Gurkha (military personnel), life has always been one of waiting. We are to manage the household, raise the children, and maintain ties with the community. The return to Nepal after 27 years feels permanently feels like a reunion to our roots, but also an adjustment. There can also be emotional distance. We leave some of our close friends behind. As we are prohibited from working beyond the close camp in Singapore, living with the military families and cutting off almost totally with the motherland, and again reintegrating back seems like a shift in life with unknown people being the closest ones. We are solely dependent on our husbands. We once left Nepal to live in Singapore and left Singapore to live in Nepal. With retirement comes a more settled family life. They dream of traveling together, building a home, or engaging in community service.

Loss of Identity

For many children of Gurkha soldiers, born and raised in Singapore, the return to Nepal after their father's retirement is not just a change of location, it is a loss of identity. In Singapore, they grew up in a country that spoke fluent English, and

followed a different education system and social environment. They are tied to Singaporean parks, schools, food courts, and friendships. Even though they were never eligible for Singaporean citizenship, they felt emotionally and culturally rooted there as they were born and raised there. But once their father's service ends, they are to leave Singapore. In Nepal, these children often feel different. Their accents, clothes, behavior, and even their values seem different. They are sometimes labeled as "foreign-returned," or "Badeshi," misunderstood by their friends, or even teased for their different ways of speaking or thinking. They often carry a dual identity crisis, not Singaporean enough to stay in Singapore and not Nepali enough to fully feel at home in Nepal. Some try hard to adapt to the Nepali language, changing their dress, hiding their Singaporean habits. Others hold on to their old identity, staying quiet, isolated, or spending time online reconnecting with Singaporean culture. For these children, the journey is deeply personal. While their parents may see the return to Nepal as coming back to their roots, for the children, it often feels like a disconnection from everything that made them feel like themselves.

According to the respondent (a child of a retired Gurkha),

I was born in Singapore, but I'm not Singaporean. Now I live in Nepal, but I don't fully feel Nepali either. So who am I, really? I didn't know how to read or write in Nepali when I arrived. I struggled to make friends. I missed my school, my teachers, and my home in Singapore. It felt like someone had erased my world overnight. It's like being homesick for a home that doesn't want you.

Lack of Career Continuity

One of the most challenging transitions for retired Singapore Gurkhas is the abrupt halt in their

professional identity. In Singapore, they served in an elite police force. Their lives were structured. They held positions of authority, followed clear chains of command, and earned steady, dignified incomes. But once their service ends, usually around the age of 45, they face a harsh reality back home: there is no system in place to continue their careers in Nepal. Despite decades of experience in security, logistics, discipline, and crisis management, they often find that their skills don't translate easily into Nepal's job market. Many apply for jobs in private security firms, embassies, or international NGOs, but competition is high, age becomes a barrier, and the pay is often a fraction of what they used to earn. The lack of career continuity often leads to a loss of identity, self-worth, and purpose. There's also frustration in seeing other international veterans say, retired British Gurkhas receiving pensions, support programs, and structured reintegration pathways. Many Singapore Gurkha retirees feel forgotten by both governments. Some attempt to start small businesses or community projects, while others rely on their pensions and focus on family.

According to a retired Singapore Gurkha,

For 27 years, I served Singapore with pride and discipline. But after retiring and returning to Nepal, I felt forgotten—just a man with memories. I tried to stay active and even start a business, but age and a broken system made it nearly impossible. We received no support, no guidance—our value seemed to end with our service. Some of us work for our communities, others migrate abroad. Whether in Nepal or elsewhere, we continue to serve. That's who we are—even during the 2072 earthquake and recent floods, we gave our best.

Economic Disruption

Returning to Nepal marks a major financial shift for many retired Singapore Gurkhas. In Singapore, life was stable—salaries were reliable, living costs manageable, and services efficient. However, back in Nepal, despite having some savings and pension, they face unexpected expenses. Building homes, educating children, and accessing healthcare prove costly and unpredictable. Inflation, corruption, and weak financial systems complicate planning, and investments offer poor returns. Socially, they're often viewed as wealthy returnees, leading to added pressure and constant financial requests. While some adapt by starting small businesses or helping in communities, others live cautiously on savings. According to a respondent (a retired Gurkha) :

I returned to Nepal expecting financial security, but the economy here is unpredictable. Despite having a pension and savings, costs are higher, and money doesn't go as far as it did in Singapore. There's no clear structure or accountability—expenses rise quickly with little return. Children's education is especially costly, as many pursue A Levels to match their Singaporean schooling, and few can afford to continue to university.

Education Disruption

For the children of retired Singapore Gurkhas, returning to Nepal doesn't just mean changing homes, it often means a complete break in their education. Raised in Singapore's structured, internationally recognized education system, these children are used to modern facilities, student-centered learning, fluent English instruction, and a well-paced curriculum. They develop critical thinking skills, creative expression, and digital literacy from an early age. But when their father retires and the family relocates to Nepal, they are into an entirely

different system, often with outdated syllabi, memorization methods (theory-based rather than practical), a different academic calendar, and limited resources. Many feel a language barrier, are socially isolated, and experience a loss of confidence. According to the respondent (a child of a retired Gurkha), he is facing challenges in adjusting to school in Nepal. He says:

I did well in school in Singapore because I knew the language and system. But in Nepal, I struggled a lot—especially with reading and writing Nepali. I was lucky not to have to study Nepali because of my O Levels, but my sister, who is in grade 9, has a hard time with Nepali and social studies, even with a tutor. Our accent makes it difficult to communicate with teachers and classmates. Sometimes, I couldn't understand what the teacher was saying. Though I was a good student before, now I just focus on getting through each day.

Rebuilding Social Connections

For the wives of Gurkha soldiers, the return to Nepal is a bittersweet homecoming. While their husbands served in uniform, these women built quiet but deeply rooted lives in Singapore, raising children, managing homes, forming close friendships within the tight-knit Gurkha quarters, and contributing meaningfully to the social fabric of their small expatriate community. Though most of them weren't formally employed due to visa restrictions, they filled their days with purpose parenting, volunteering in community events, attending temple gatherings, organizing women's circles, and supporting one another like extended family. But with retirement comes departure. And with departure comes loss, not just of a place, but of people. After retirement, women face a triple challenge, like rebuilding social connections in a community that may not understand their lifestyle or mindset. Adapting to a slower, less structured life after years of an

organized routine. Wrestling with an urge to do something meaningful after decades of being seen only as a homemaker. Some take up local entrepreneurship, starting home-based businesses or small shops. Others get involved in social work or women's cooperatives. According to the respondent (a wife of a retired Gurkha), she is feeling disconnected after returning to Nepal and says:

In Singapore, I didn't have a job, but I had a life—friends, routines, and a close community. Now in Nepal, my homeland feels unfamiliar and lonely. I miss the support of my friends and the simple moments we shared. Though I was busy without working in Singapore, here the days feel long and empty. I want to feel useful again—maybe start a business or learn something new. Some of us are slowly reconnecting in Nepal, meeting at gatherings and trying to rebuild that sense of community.

Citizenship and Legal Status

Children of Gurkha soldiers serving in Singapore are born in the country, live there for most of their childhood, and are often more fluent in English than in Nepali. However, they do not receive Singaporean citizenship or permanent residency, no matter how long they live there. This is because their fathers are on special employment contracts, and their status in Singapore is tied to their fathers' service in the Gurkha Contingent. Once their father retires, the entire family, including children born and raised there, must leave the country. Gurkha families are excluded from applying for permanent residency or citizenship, even though they may have spent decades in Singapore. Some children describe the experience as one of statelessness, while they may legally hold Nepali citizenship, emotionally and culturally, they feel dislocated. They often struggle to fit into Nepali society and carry a

sense of loss and confusion well into their teenage or adult years. Many children of Gurkha retirees carry a deep sense of injustice for themselves, but for their fathers, who served Singapore loyally for decades. They feel that their family's sacrifice is not fully acknowledged by the system that benefited from their service. According to a respondent (a child of a retired Gurkha):

I was born in Singapore. I went to school there. My childhood was there. But when my father retired, I had to leave because I'm not a citizen. I never really understood how you could grow up in a place and still not belong to it. In Nepal, they say I'm from Singapore. In Singapore, they say I'm Nepali. So, where do I really belong? My father risked his life for Singapore. He stood guard, wore the uniform with pride. And still, they wouldn't let me stay the child he raised while serving their country.

Discussion

The return of retired Gurkhas and their families from Singapore to Nepal marks a significant transition not only geographically, but also emotionally, socially, and psychologically. While it is often perceived as a proud homecoming, it is in fact a journey filled with unexpected struggles. Behind the respectable image of disciplined soldiers and financially secure returnees lies a reality marked by disconnection and displacement. Returning to Nepal after 27 years in Singapore is more than a change in location, it is a shift in culture. While many Gurkhas return with pensions and savings, these financial resources are not enough to sustain a life in Nepal. The cost of building a new home, educating children, and adapting to a new lifestyle in a more expensive Nepal can drain resources. Also, without career continuity, retired soldiers often find themselves with limited

opportunities. Wives, having spent decades without employment, often feel the urge to contribute economically but lack the experience, confidence, or support to do so. Meanwhile, the rising expectations of children's education and lifestyle also put additional stress on the family. The career of a Gurkha soldier ends with retirement, but purpose does not retire. Many former soldiers crave a sense of usefulness, leadership, or community contribution. However, a lack of pathways for reintegration into local industries, governance, or civil society leaves them feeling unproductive. Many Gurkhas and their families find themselves out of sync with local norms, values, and ways of life. In Singapore, they lived in a clean, organized, and relatively egalitarian environment with access to modern services and a tight-knit Gurkha community. Back in Nepal, they often feel disconnected from both rural and urban societies. They are perceived as "foreign" in their own land, leading to social isolation. Perhaps one of the most invisible yet damaging challenges is the mental health toll on Gurkha families. Depression, anxiety, and restlessness are common, though rarely talked about due to stigma. Wives experience loneliness after leaving behind their support networks in Singapore and often feel emotionally isolated in communities where they lack peers. Children, especially those born in Singapore, face identity crises and adjustment anxiety, struggling to adapt to an unfamiliar society that expects them to blend in immediately. For children raised in Singapore's world-class education system, moving to Nepal presents a major educational setback. They transition from progressive, student-centered learning environments to often under-resourced, rigid, and language-divided schools in Nepal.

Although ethnically Nepali, many children born abroad speak limited Nepali. Upon returning, they face a language barrier struggle in school,

unable to express themselves fluently, and often excluded socially. Even wives, who may have become more comfortable with English or a Singaporean lifestyle, find it difficult to re-engage with local dialects and social codes. One of the most painful aspects of the return is the loss of deep, emotionally intimate friendships that were formed in Singapore. In Gurkha quarters, women formed sisterhoods, families supported each other, and children played in safe, multicultural communities. Back in Nepal, many retirees and their families feel like outsiders even in their own extended families or hometowns. The return of Gurkha families to Nepal is often celebrated with pride and respect, but beneath the surface lies a broad area of unspoken challenges. From mental health struggles to educational derailments, from economic uncertainty to identity loss, and lack of government support, this transition is a deeply human experience that deserves attention, empathy, and support.

The challenges faced by retired Gurkha families can be meaningfully understood through the lens of Life Course Theory, which emphasizes how individual life is shaped by historical context, social structures, transitions, and personal choices. Life Course Theory highlights key principles: timing of events, linked lives, agency, and historical time/place, all of which are related to the experiences of Gurkha families (Glen H. Elder, 1994). After serving for over two decades in a foreign land, retired Gurkhas return to Nepal during middle or late adulthood. Their spouses, who lived as dependents for years without formal work, face an abrupt shift in roles. The linked lives principle is especially visible in the children's experience. Although the father's employment path shaped the family's migration and lifestyle, children born in Singapore must detach from their social and cultural surroundings due to institutional policies. Their life path is

significantly influenced not by their own decisions, but by their father's retirement.

The theory's focus on historical time and place also shows how Gurkha families' lives in globalized, disciplined institutions like the Singapore Police Force, only to return to a Nepal with weaker welfare structures. This shift from high-structure to low-structure environments creates an unsettling contrast, affecting their ability to maintain continuity across life stages. The theory emphasizes human agency. The Gurkha families' ability to act on their goals is limited by state policies, lack of support systems, and social norms.

Conclusion

Gurkhas are known worldwide for their bravery, discipline, and loyalty, serving in foreign lands for over 200 years. Whether under the British Army or Singapore Police, they have earned great respect. But when they return to Nepal, many face a difficult and lonely reality. After years of honorable service, they come back to a country with little support—no proper programs to help them adjust, no counseling, and few job opportunities. This sudden change from a structured military life to an unsupported civilian life often leaves them feeling forgotten. Their families also struggle. Wives who gave up careers to support their husbands abroad find it hard to adjust and find meaningful roles in Nepal. Their children, born and raised overseas, face language barriers, identity problems, and challenges fitting into schools and society. Even though some pension reforms have helped British Gurkhas, many still live with financial pressures due to rising costs and limited income. Singapore Gurkhas, who get smaller pensions, face even greater uncertainty. The Nepali government needs to take responsibility by creating better support systems—offering pensions, job training, and mental health care, and educational help for

Gurkha families. Gurkhas represent Nepal's pride, and their return should be the start of a respected and supported new life, not the end of their story. Without proper support, many struggle alone to rebuild their lives after service.

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